



22883

Attorney Docket 108.1001.02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Fraser

Art Unit: 3629

Serial No. 09/411,683

Examiner: Dixon, T.

Filed: 10/4/1999

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For: Interactive Mortgage and Loan
Information and Real-Time Trading
System

MAY 24 2004

GROUP 3600

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as First Class Mail, in an envelope addressed to:

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

on May 2004 by [Signature]
Date Name**INFORMATION DISCLOSURE STATEMENT**

Honorable Commissioner
for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This Information Disclosure Statement is submitted under:

- 37 CFR 1.97(b)
(Within three months of the national application filing or the entry of international application, OR before the mailing date of first Office Action, whichever occurs last.)
- 37 CFR 1.97(c) together with either a:
 Statement under 37 CFR 1.97(e)
or \$180.00 fee set forth in 37 CFR 1.17(p)
(After the CFR 1.97(b) time period, but before final Office Action or Notice of Allowance, whichever occurs first.)
- 37 CFR 1.97(d) together with a:
 Statement under 37 CFR 1.97(e)
and \$180.00 fee set forth in 37 CFR 1.17(p)
(After the CFR 1.97(c) time period, but before payment of the Issue fee.)

List of Documents

Applicant(s) submits herewith:

- Form PTO SB/08A (Information Disclosure Statement by Applicant) listing patent document(s) of which applicant(s) believes might be material to the examination of this application and for which there might be a duty to disclose in accordance with 37 CFR 1.56.
- Form PTO SB/08B (Information Disclosure Statement by Applicant) listing non-patent document(s) of which applicant(s) believes might be material to the examination of this application and for which there might be a duty to disclose in accordance with 37 CFR 1.56.

Copies of Documents

- Applicant(s) submits herewith copies of all listed documents.
- Copies of the listed documents are not included with this filing. Copies of these documents were previously submitted in the following related application:

Docket No.: _____
Serial No.: _____
Filed: _____

THE EXAMINER IS ENCOURAGED AND EXHORTED TO MAKE HIS OR HER OWN INDEPENDENT EVALUATION OF POSSIBLE RELEVANCE OF THE LISTED DOCUMENTS.

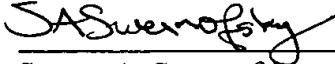
At the present time, Applicant(s) submits that the listed document(s), taken alone or in combination, neither anticipate nor render obvious the present invention. Consideration of the foregoing in relation to this application is respectfully requested.

In the event fees are required, authorization is hereby granted to charge these fees to Deposit Account No. 50-0365.

It is requested that the information disclosed herein be made of record in this application.

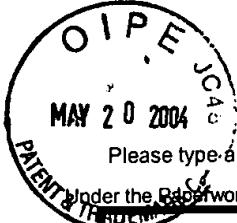
Respectfully submitted,

Date: 5-18-2004



Steven A. Swernofsky
Reg. No. 33,040

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P.O. Box 390013
Mountain View, CA 94039-0013
(650) 947-0700



22883

PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

1

of

1

Complete if Known

Application Number	09/411,683
Filing Date	10/4/1999
First Named Inventor	Fraser
Group Art Unit	3629
Examiner Name	Dixon, T.
Attorney Docket Number	108.1001.02

U.S. PATENT DOCUMENTS

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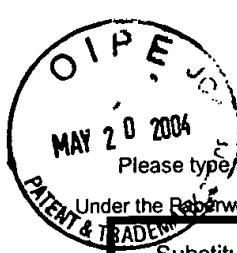
FOREIGN PATENT DOCUMENTS

Examiner Signature		Date Considered	
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***EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Considered. Include copy of this form with next communication to applicant.
²Unique citation designation number. ³See attached Kinds of U.S. Patent Documents. ⁴Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁵For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁶Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁷Applicant is to place a check mark here if English language Translation is attached.

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 1

<i>Complete if Known</i>	
Application Number	09/411,683
Filing Date	10/4/1999
First Named Inventor	Fraser
Group Art Unit	3629
Examiner Name	Dixon, T.
Attorney Docket Number	108.1001.02

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OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS

Examiner Signature		Date Considered	
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